



State Capitol | Lansing, Michigan 48913
PH (517) 373.7946 | FAX (517) 373.2678
www.senate.michigan.gov/gop/senator/stamas/

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Contact: Chad Wing
(517) 373-7946

Senate targets growing crime affecting college students

Lansing – Concerned about the growing crime of identity theft, the state Senate will wrap up work this fall on a package of bills cracking down on ID thieves and helping victims. Identity theft disproportionately strikes college students.

“We need to protect Michigan residents from this horrible crime,” said Sen. Tony Stamas (R-Midland). “Unfortunately, college students are a prime target for these criminals. We need to take swift action to punish the criminals and help the victims.”

Key parts of the package would:

- Prohibit denying or reducing credit to ID theft victims.
- Stop soliciting or extending credit to consumers by mailing unsolicited checks and similar items.
- Create an identity theft advisory board to make future recommendations about how state leaders can deal with this fast-changing issue.
- Give police and prosecutors the power to open criminal investigations and bring cases in the jurisdiction where the victim resides or where the crime was committed.
- Create a standardized certificate ID theft victims can use to prove their identity has been used for fraudulent purposes so they can restore their credit histories more quickly.

(More)

- Stop individuals, companies, government organizations, including schools and universities, or other legal entities from disclosing to a third-party or publicly displaying the Social Security number of a person unless that person consents or the disclosure is authorized by law.

In 2002 alone, more than 160,000 people — 4,640 in Michigan — reported having their identity stolen to the Federal Trade Commission. Hundreds of thousands of people each year are estimated to be victims. One recent study found that, on average, victims spend close to \$1,000 and more than 100 hours restoring their credit histories.

Beyond this consumer protection initiative that Stamas supports, he recommends these easy tips for college students:

- Shred mail and other garbage that has personal information about you or your family members.
- Don't give out your Social Security number if you don't have to. It's OK to ask to use a different ID number for businesses. Never give out your number to companies or people you're not familiar with.
- Get a copy of your credit report at least once a year to check that only the accounts you've started are listed.
- Store items with personal identification in a secure spot, especially if you live with roommates or have non-family members in your room often.

“When dealing with a crime like this, knowledge is the best weapon,” Stamas said.

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